

Volume 9 Issue 10

December 2001



# *Off The Record*

*United States Bankruptcy Court*

*District of South Carolina—Clerk of Court, Brenda K. Argoe*

## Inside this issue:

## Brag, Boast and Broadcast

Brag, Boast ...	1
Calendar of Events	2
Health and Fitness	2
Think About It	3
Pat on the Backs	3
Finance	4
Miscellaneous	5

**The Court Christmas Party** was held at Carolina Wings in the Vista on Friday, December 7th, from 6:00 pm until. The buffet included the following items: Three flavors of wings, celery and carrot platters and sauces, mini BBQ meatballs, chips and salsa, wing chips, sodas and tea. A total of twenty-eight employees, friends, and spouses attended. It was a great way to celebrate the season together.

**Head'n for the Hills!!** Actually, she is head'n to the mountains of West Virginia. Mary Frances will be leaving us on Friday, December 21<sup>st</sup>. Since January 1990, we have been blessed with her cheerful disposition and wonderful sense of humor. We will miss her very much and we wish her the best as she moves "back home!"

Leila reported that for Lee National Denim Day the court had 37 participants and collected a total of \$190.00 for the Breast Cancer Foundation.

The Combined Federal Campaign (CFC) presented The U.S. Bankruptcy Court a Silver Certificate Agency Award in recognition of their participation in this year's campaign. Four employees of the Court (Pam Miranda, JaNell Hedgepath, Wanda Williams, and Peppa Caskey) also received a Victory Club certificate and pin for their contributions.

Chairperson Debi Green reported that the total dollar amount contributed by the Court was \$2,207.50 by 15 employees. "This total was slightly lower than last year, however, I believe that this was due to the September 11 tragedy," Green said. "The Bankruptcy employees are always very generous year-round when asked to help out and to give back to their community. In addition to money, many employees here volunteer their time to help out."

The CFC was established in 1957 as the only authorized solicitation of federal employees in the workplace. Thank you all so much for your participation in this campaign!







*Off The Record*, the court's newsletter, will be published every other month starting with the August/September 2001 issue. The publishing department welcomes any submission of items to be included in the newsletter. Items will be published at the discretion of Brenda K. Argoe, Editor in Chief. Please submit items to the newsletter staff, Charlie or Frank.

The staff of OFF THE RECORD would like to thank this month's contributors: Chris Matras and Wanda Williams.



# December 2001

- 12/6 - JaNell H. B-day
- 12/7 - Christmas munchie
- 12/10 - Health Ins. open season ends; Flex spending deadline
- 12/12 - Jennifer C. B-day
- 12/14 - Julia R. B-day; Christmas munchie; Bank. Bar Christmas party
- 12/21 - Christmas munchie
- 12/25 - Christmas Day
- 12/26 - Peanut C. B-day
- 12/27 - Wanda W. B-day
- 12/30 - Judge Waites' B-day

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	 6	7	8
9	10	11	 12	13	 14	15
16	17	18	19	20	21	22
23	24	25	 26	 27	28	29
 30	31					

## Health and Fitness

### Tips for Christmas Eating

from *WEIGHT LOSS & LIFESTYLE*, December 1999

If you're gearing up to starve yourself so you can enjoy all your Christmas favorites, it's not necessary or a good idea. Christmas comes around once a year and for many people the food is the most important part of the tradition. Any foods, including traditional holiday treats, can fit into a healthy eating plan. The secret is to be careful with your choices. The holiday season is not the time to decide you want to lose weight - rather strive to maintain your weight instead, during this time. It's okay to enjoy yourself and splurge a little. But there are several things you can do to balance things out and avoid overdoing it:

- If you are going for a big dinner, eat small, low calorie meals and snacks throughout the day so you can enjoy your favorites without overdoing it.

(Continued on page 3)

## Health and Fitness

*(Continued from page 2)*

- Watch portion sizes! Go for small portions and in this way you can eat a larger variety or get to taste everything on offer.
- Choose only your favorite foods.
- When you are eating the main course, do not forget dessert is still coming.
- Physical activity is vital to health and fitness all year long. And Christmas time is no exception. Take brisk walks with family and friends - enjoy their company at the same time as getting a good cardiovascular workout. The average person can burn approximately 220 to 310 calories per hour during brisk walking.

## Think About It

When we share laughter, there's twice the fun.

When we share success, we've surpassed what we've done.

When we share problems, there's half the pain;

When we share tears, a rainbow follows rain.

When we share dreams, they become more real;

When we share secrets, it's our hearts we reveal.

If we share a smile, that's when our love shows;

If we share a hug, that's when our love grows.

If we share with someone on whom we depend,

That person is always family or friend.

And what draws us closer and makes us all care,

Is not what we have, but the things we share.

-Author unknown

## Pat on the Backs

### October/November

Agnes Babb	Connie Brooks
Regina Brown (2)	Parley Crolley
Vanna Daniel	Debi Green
Janet Hancock	Lisa Huppertz (2)
Kelley Morgan	Chris Nichols
Kirk Porth	Judy Smith
Charlie Spangler	Wanda Williams

## Finance

### The Money You Borrow

By James A. De La Torre, CRPC

The most important point you must remember about borrowing money is that not all debts are created equal. Some types of debts are better than others.

A home loan or mortgage loan usually is one of the "better" forms of debt. That is because home value increases overtime. The interests paid on the loan are also tax-deductible. Another type of "better" debt is the student loan. A student loan can have a long-term financial payoff since generally workers with more education earn higher wages.

The least favorable type of debt is "consumer debt". These debts are for items that won't increase in value overtime. Credit card, car loans are some examples of consumer debts. The interests paid on consumer debt are likely to be high and not tax-deductible.

Even though consumer debt is costly, there maybe times when it is unavoidable. Few people have enough money in savings to buy a good used car, let alone a new car. The biggest mistakes that people make is to fall deeply into consumer debt. This often happens when they have several forms of consumer debts such as running balances on major credit cards and department store credit cards while they are paying on sizeable car loans. These expensive multiple debts drain their financial future.

So how do you avoid falling into a consumer debt sinkhole? It begins by knowing how much debt you can manage.

### How Much Consumer Debt Can I Manage?

In general, no more than 15 to 20 percent of your net (after-tax) income should be paid to consumer debt. But don't be fooled - you must also factor in the cost of the consumer debt itself. In other words, don't forget how much you'll pay in interest charges to carry that debt. Interest rates vary widely depending on the type of debt. A new car loan may cost you 9 percent a year but a credit card balance could cost you 18 percent or more per year.

### Ten Signs of Too Much Debt

You may already know whether or not you are in over your head when it comes to debt. These are some warning signs that you are in financial trouble:

1. You spend more than 20 percent of your paycheck to pay off car loans, credit cards and other types of consumer debts.
2. You are borrowing to pay off other debts.
3. You do not know how much money you owe.
4. You make only the minimum payments on each bill.
5. You miss payments or you have to pay your bills late every month.

*(Continued on page 5)*

## Finance

(Continued from page 4)

6. Creditors are calling.
7. People or stores refuse to give you credit.
8. You borrow from retirement accounts or use credit cards to pay normal monthly bills.
9. You write post-dated checks.
10. You must take an extra job just to keep up with paying the bills.

However, I must add *It is not too late to change your pattern.* It will take time and it won't be easy but you can still reclaim your balanced in the future!

## Miscellaneous

### Did You Know?

In Scotland, a new game was invented. It was entitled Gentlemen Only Ladies Forbidden.... and thus the word GOLF entered into the English language.

In English pubs, ale is ordered in pints and quarts. So in old England, when customers got unruly, the bartender would yell at them mind their own pints and quarts and settle down. It's where we get the phrase "mind your P's and Q's."

In Shakespeare's time, mattresses were secured on bed frames by ropes when *you* pulled on the ropes the mattress tightened, making the bed firmer to sleep on. Hence the phrase "Goodnight, sleep tight."

### Quotes:

The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other.--Burton Hillis (*Better Homes and Gardens*)

"I will honor Christmas in my heart, and try to keep it all the year." - Charles Dickens.

"He who has no Christmas in his heart will never find Christmas under a tree." - Sunshine Magazine.

Christmas gift suggestions from Oren Arnold: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect.

Christmas--that magic blanket that wraps itself about us, that something so intangible that it is like a fragrance. It may weave a spell of nostalgia. Christmas may be a day of feasting, or of prayer, but always it will be a day of remembrance--a day in which we think of everything we have ever loved.--Augusta E. Rundel

Christmas! The very word brings joy to our hearts. No matter how we may dread the rush, the long Christmas lists for gifts and cards to be bought and given--when Christmas Day comes there is still the same warm feeling we had as children, the same warmth that enfolds our hearts and our homes.--Joan Winmill Brown